

**IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MASSACHUSETTS**

|                                |   |                  |
|--------------------------------|---|------------------|
| NANCY S. MacDONALD             | ) |                  |
| Plaintiff,                     | ) |                  |
|                                | ) |                  |
| v.                             | ) | No. 05-11136 RWZ |
|                                | ) |                  |
| COMMONWEALTH RECEIVABLES, INC. | ) |                  |
| and CHAD E. GOLDSTONE,         | ) |                  |
| Defendants.                    | ) |                  |

**AMENDED COMPLAINT**

**INTRODUCTION**

1. This is an action for damages brought by an individual consumer for Defendants' violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* (hereafter "FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.

**JURISDICTION**

2. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d) and 28 U.S.C. §§ 1331 and 1337.

**PARTIES**

3. Plaintiff, Nancy S. MacDonald, is a natural person residing in Arlington, Massachusetts.

4. Defendant Commonwealth Receivables, Inc. (hereafter "Commonwealth") is a Massachusetts corporation with a place of business in Watertown, Massachusetts, and is engaged in the business of collecting debts in Massachusetts.

5. On information and belief, Commonwealth buys charged-off debts in bulk from prior assignees of the original creditors after default for a small percentage of the amount of the debts and

then attempts to collect the full face amount of the debts from consumer debtors in Massachusetts.

6. Commonwealth regularly attempts to collect debts alleged to be due another and is a debt collector as that term is defined in FDCPA § 1692a(6).

7. Commonwealth uses the mails in a business the principal purpose of which is the collection of consumer debts.

8. On information and belief, at all relevant times, Commonwealth was required by M.G.L. ch. 93 §§ 24-28 to be licensed as a debt collector with the Massachusetts Division of Banks in order to collect debts within Massachusetts.

9. On information and belief, at all relevant times, Commonwealth was not licensed as a debt collector with the Massachusetts Division of Banks.

10. Defendant Chad E. Goldstone (hereafter“Goldstone”) is a natural person and is the President, Treasurer, Secretary and sole Director of Commonwealth.

11. Goldstone regularly attempts to collect debts alleged to be due another and is a debt collector as that term is defined in FDCPA § 1692a(6).

12. Goldstone uses the mails in a business the principal purpose of which is the collection of consumer debts.

13. On information and belief, at all relevant times, Goldstone was required by M.G.L. ch. 93 §§ 24-28 to be licensed as a debt collector with the Massachusetts Division of Banks in order to collect debts within Massachusetts.

14. On information and belief, at all relevant times, Goldstone was not licensed as a debt collector with the Massachusetts Division of Banks.

15. On information and belief, Goldstone is the sole officer, director and stockholder of

Commonwealth.

16. On information and belief, Goldstone determines, directs and implements the policies and procedures used by Commonwealth, including those described below.

17. On information and belief, there is unity of interest and ownership between Commonwealth and Goldstone such that they are essentially the same personality and Commonwealth is the alter ego of Goldstone.

18. On information and belief, Defendant Commonwealth is inadequately capitalized, does not observe corporate formalities, does not pay dividends, lacks sufficient corporate records, has no functioning directors and has only one person, Goldstone, in the position of its officers who does not function as such. On information and belief Defendant Commonwealth's dominant shareholder, Goldstone, siphons away the corporate assets and uses the corporation in promoting fraud.

19. Honoring the corporate separateness of Commonwealth would promote fraud or create injustice and justice requires disregarding the corporate form of Commonwealth.

20. Defendants represent to the public, through information listed with the Massachusetts Secretary of the Commonwealth, that Defendant Goldstone's address is 45A Flanagan Drive, Framingham, Massachusetts.

21. In fact, on information and belief, Goldstone has not been at that address since approximately mid-2004.

### **FACTUAL ALLEGATIONS**

22. On or about May 27, May 31, August 30, September 26, 2004 and March 4, 2005, Defendants mailed virtually identical form letters to Plaintiff in their attempt to collect an alleged debt to Providian Bank (hereafter "debt"). Copies of these letters are attached hereto as **Exhibits 1** through **5**,

respectively.

23. On information and belief, Defendants purchased the debt from a prior assignee of the original creditor.

24. The only debt Plaintiff had ever owed Providian was previously paid and settled by agreement between Plaintiff and Providian Bank, the original creditor.

25. Exhibits 1 through 5 are written beneath Defendant Commonwealth's letterhead and either signed or purportedly signed by Chad Goldstone as either "Legal Coordinator" or "President."

26. Exhibits 1 through 5 are addressed to both "Nancy S. Mac Ippald" and "Nancy S. MacDonald."

27. Exhibits 1 through 5 state that "... **THIS OFFICE HAS FILED A SUIT AGAINST YOU IN THE BOSTON MUNICIPAL COURT.** In the weeks to come, you will be receiving both registered and regular mail from the BOSTON MUNICIPAL COURT summoning you to appear for trial."

28. Exhibits 1 through 5 also each state that \$1988.84 is "due and owing Commonwealth Receivables" on the debt.

29. Exhibits 1 through 5 also each state, "In a final attempt to resolve this matter amicably and without further costs to you, we urge you to contact this office at your earliest convenience. Our representatives are willing to work with you on this matter so that **your appearance in court may not be necessary.** However, failure to contact this office to resolve this matter will result in our pursuing any and all remedies available."

30. On or about April 22, 2005, Defendants filed an action against Plaintiff in Small Claims Division of the Cambridge, Massachusetts district court in an attempt to collect the debt, alleging that

Plaintiff owed Defendants \$1,969.84 plus \$40.00 court costs (hereafter “small claims lawsuit”).

31. Trial on the small claims lawsuit was set for June 2, 2005.

32. On or about April 26, 2005, Defendants mailed a form letter to Plaintiff, in their attempt to collect the debt. A copy of this letter is attached hereto as **Exhibit 6**.

33. Exhibit 6 is written beneath Defendant Commonwealth’s letterhead with “Chad Goldstone” written beneath the complimentary closing and the title of “President” written beneath that.

34. Exhibit 6 contains Plaintiff’s name on the inside address and the name of Nancy Mac Ippald in the salutation.

35. Exhibit 6 states that \$2009.84 is “due and owing Commonwealth Receivables” on the debt.

36. Exhibit 6 also states “In a final attempt to resolve this matter prior to the upcoming court hearing, we urge you to contact this office at your earliest convenience.”

37. On or about April 26, 2005, Defendants mailed another form letter to Plaintiff, in their attempt to collect the debt. A copy of this letter is attached hereto as **Exhibit 7**.

38. Exhibit 7 is written beneath Defendant Commonwealth’s letterhead and signed by Chad Goldstone as “President.”

39. Exhibit 7 states that \$2009.84 is “due and owing Commonwealth Receivables” on the debt.

40. Exhibit 7 also states, “In a final attempt to resolve this matter amicably and without further costs to you, we urge you to contact this office at your earliest convenience. Our representatives are willing to work with you on this matter so that **your appearance in court may not be necessary.** However, failure to contact this office to resolve this matter will result in our pursuing

any and all remedies available.”

41. On or about April 27, 2005, Defendants mailed a form letter to Plaintiff, in their attempt to collect the debt. A copy of this letter is attached hereto as **Exhibit 8**.

42. Exhibit 8 is written beneath Defendant Commonwealth’s letterhead and signed by Chad Goldstone as “President.”

43. Exhibit 8 states that \$2009.84 is “due and owing Commonwealth Receivables” on the debt.

44. Exhibit 8 also states “In a final attempt to resolve this matter prior to the upcoming court hearing, we urge you to contact this office at your earliest convenience.”

45. On or about May 12, 2005, Defendants mailed a form letter to Plaintiff, in their attempt to collect the debt. A copy of this letter is attached hereto as **Exhibit 9**.

46. Exhibit 9 is written beneath Defendant Commonwealth’s letterhead with “Chad Goldstone” written beneath the complimentary closing and the title of “President” written beneath that.

47. Exhibit 9 states that \$2009.84 is “due and owing Commonwealth Receivables” on the debt.

48. Exhibit 9 also states “In a final attempt to resolve this matter prior to the upcoming court hearing, we urge you to contact this office at your earliest convenience.”

49. Enclosed in the envelope with Exhibit 9 was a smaller piece of paper entitled “**SPRING CLEANUP SPECIAL**” (hereafter “enclosure”). A copy of this enclosure is attached hereto as **Exhibit 10**.

50. The enclosure offers to settle the debt for 50% of the balance and further states, “As this offer is only available for a limited time, please contact our office toll free at 1-888-267-6880 for

details.”

51. Plaintiff never received any mail from the Boston Municipal Court.

52. On information and belief, Defendants never filed suit against either Plaintiff or any “Nancy Mac Ippald” in Boston Municipal Court.

53. On information and belief, the amount \$1988.84 stated in Exhibits 1 through 5 included small claims court costs (at one time, \$19.00) or other unspecified charges.

54. On information and belief, the amount \$2009.84 stated in Exhibits 6 through 9 included small claims court costs (\$40.00) or other unspecified charges.

55. On information and belief, none of Exhibits 1 through 9 were Defendants’ “final” attempt to do anything.

56. Exhibits 1 through 5 and Exhibit 7 imply that if Plaintiff contacted Defendants to make payment arrangements, she would not have to appear in court and she would incur no additional costs.

57. In fact, Exhibits 1 through 5 and Exhibit 7 are designed to mislead debtors into failing to appear in court for the trial date and subsequent hearing dates, believing that the case is being continued because they have agreed to make payments so that Defendants can, unknown to the debtors, easily obtain default judgments and writs of execution under the informal procedures and relaxed rules of small claims court and use them as tools against debtors to force them to make payments to Defendants, depriving debtors of their day in court.

58. On information and belief, the last payment made on the only debt Plaintiff had ever owed Providian was more than six years before Defendants filed suit against Plaintiff on the debt in the small claims lawsuit.

59. On or about May 11, 2005, Defendants were informed that Plaintiff was represented

by counsel.

60. On June 1, 2005, Defendants filed a Notice of Voluntary Dismissal in the small claims lawsuit. A copy of this notice is attached hereto as **Exhibit 11**.

61. Plaintiff never received any notice prior to the trial date that Defendants were dismissing the small claims lawsuit and Defendants' notice shows no certificate of service.

62. On June 2, 2005, when Plaintiff appeared in the small claims lawsuit on the trial date, her case was never called by the court. When she inquired after the call why her case was not called, she was told that the case had been dismissed.

63. On information and belief, Defendants had no evidence or ability to prove that Plaintiff owed the debt when they filed the small claims lawsuit or on its trial date.

#### **CAUSE OF ACTION**

64. Plaintiff realleges paragraphs 1 through 63 above.

65. Plaintiff is a consumer as that term is defined in FDCPA § 1692a(3).

66. Defendants have violated the FDCPA. Defendants' violations include, but are not limited to, the following:

a. False and misleading representations of compensation which may lawfully be received by Defendants for collection of the debt, in violation of FDCPA § 1692e, 1692e(2)(B) and 1692e(10);

b. Collection of an amount that is not expressly authorized by the agreement creating the debt or permitted by law, in violation of FDCPA § 1692f and 1692f(1);

c. False and misleading representations that Defendants had already sued Plaintiff almost one year before Defendants actually sued Plaintiff, in violation of FDCPA § 1692e and



1692e(10);

d. False and misleading representations that Defendants had sued Plaintiff in Boston Municipal Court, in violation of FDCPA § 1692e and 1692e(10);

e. False and misleading representations Plaintiff would be receiving mail from the Boston Municipal Court in the near future summoning her to trial, in violation of FDCPA § 1692e and 1692e(10);

f. The threat to take action that cannot legally be taken, in violation of FDCPA § 1692e, 1692e(4) and 1692e(10);

g. The threat to take action which was not intended, including legal action, in violation of FDCPA § 1692e, 1692e(5) and 1692e(10);

h. False and misleading representations and implications as to the character, amount and legal status of the debt, in violation of FDCPA § 1692e, 1692e(2)(A) and 1692e(10);

i. False and misleading representations and implications that documents do not require action by Plaintiff, in violation of FDCPA § 1692e, 1692e(15) and 1692e(10) and 1692f;

j. False and misleading representations and implications that Exhibits 3 through 9 are Defendants' final attempt to resolve the matter, in violation of FDCPA § 1692e and 1692e(10);

k. The failure to disclose in Exhibits 3 through 9 that the communications are from a debt collector, in violation of FDCPA § 1692e and 1692e(11);

l. False and misleading representations and implications as to Defendant

Goldstone's address, in violation of FDCPA § 1692e and 1692e(10);

m. False and misleading representations and implications that Defendant is entitled to collect debts in the Commonwealth of Massachusetts, in violation of FDCPA § 1692e and 1692e(10);

n. Engaging in conduct the natural consequence of which is to harass, oppress or abuse the Plaintiff, in violation of FDCPA § 1692d;

o. Use of false, deceptive and misleading representations or means in connection with the collection of a debt, in violation of FDCPA §§ 1692e and 1692e(10); and

p. Use of unfair or unconscionable means to collect or attempt to collect the alleged debt, in violation of FDCPA § 1692f.

67. Plaintiff's claims are based on Defendants' actions and conduct occurring on or after June 2, 2004.

### **PLAINTIFF'S DAMAGES**

68. As a result of Defendants' violations of the FDCPA described above, the Plaintiff suffered actual damages, including emotional distress.

69. Defendants intended to cause Plaintiff emotional distress by their actions and conduct described herein.

70. Plaintiff is entitled to her actual damages, pursuant to FDCPA § 1692k(a)(1).

71. Plaintiff is also entitled to an award of statutory damages, FDCPA § 1692k(a)(2)(A).

72. Plaintiff is entitled to her costs and attorney's fees pursuant to FDCPA § 1692k(a)(3).

WHEREFORE, Plaintiff respectfully requests that this Court:

A. Enter judgment for the Plaintiff and against Defendants in the amount of her actual

damages;

B. Enter judgment for the Plaintiff and against Defendant for \$1,000 statutory damages pursuant to 15 U.S.C. § 1692k;

C. Award the Plaintiff her costs and reasonable attorney's fees pursuant to 15 U.S.C. § 1692k(a)(3);

D. Grant such other and further relief as may be just and proper.

Nancy S. MacDonald, Plaintiff  
by her Attorney,

s/Yvonne W. Rosmarin  
Yvonne W. Rosmarin BBO #566428  
Law Office of Yvonne W. Rosmarin  
58 Medford Street  
Arlington, MA 02474  
781-648-4040

**JURY DEMAND**

Plaintiff demands trial by jury.

s/Yvonne W. Rosmarin  
Yvonne W. Rosmarin

## *Commonwealth Receivables, Inc.*

po box 1370, framingham, ma 01701 / tel. 508-788-9269 / toll free 888-267-6880 / fax 508-788-6938

**EXTENDED HOURS:**

*mon-fri 8:00 a.m. – 8:00 p.m.*

*saturday 9:00 a.m. 5:00 p.m.*

600837 .

NANCY S MAC IPPALD  
NANCY S MACDONALD  
81 EVERETT ST  
ARLINGTON MA 02474

May 27, 2004

Re: \$1988.84 due and owing Commonwealth Receivables on  
Providian Bank Visa Card #4479-4804-0115-4909

**Our File #: C-600837**

Dear Nancy S Mac Ippald:

**PLEASE BE ADVISED THAT THIS OFFICE HAS FILED A SUIT AGAINST YOU IN THE BOSTON MUNICIPAL COURT.**

In the weeks to come, you will be receiving both registered and regular mail from the BOSTON MUNICIPAL COURT summoning you to appear for trial.

In a final attempt to resolve this matter amicably and without further costs to you, we urge you to contact this office at your earliest convenience.

Our representatives are willing to work with you on this matter so that your appearance in court may not be necessary. However, failure to contact this office to resolve this matter will result in our pursuing any and all remedies available.

This letter and all communications from this office are attempts to collect the debt owed and any and all information obtained will be used for that purpose.

Sincerely,

*Chad Goldstone*

Chad Goldstone  
Legal Coordinator

L125

**EXHIBIT 1**

## *Commonwealth Receivables, Inc.*

po box 1370, framingham, ma 01701 / tel. 508-788-9269 / toll free 888-267-6880 / fax 508-788-6938

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*mon-fri 8:00 a.m. – 8:00 p.m.*

*saturday 9:00 a.m. 5:00 p.m.*

600837 .

NANCY S MAC IPPALD  
NANCY S MACDONALD  
81 EVERETT ST  
ARLINGTON MA 02474

May 31, 2004

Re: \$1988.84 due and owing Commonwealth Receivables on  
Providian Bank Visa Card #4479-4804-0115-4909

**Our File #: C-600837**

Dear Nancy S Mac Ippald:

**PLEASE BE ADVISED THAT THIS OFFICE HAS FILED A SUIT AGAINST YOU IN THE BOSTON MUNICIPAL COURT.**

In the weeks to come, you will be receiving both registered and regular mail from the BOSTON MUNICIPAL COURT summoning you to appear for trial.

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This letter and all communications from this office are attempts to collect the debt owed and any and all information obtained will be used for that purpose.

Sincerely,

*Chad Goldstone*

Chad Goldstone  
Legal Coordinator

# *Commonwealth Receivables, Inc.*

po box 1370, framingham, ma 01701 / tel. 508-788-9269 / toll free 888-267-6880 / fax 508-788-6938

**EXTENDED HOURS:**

*mon-fri 8:00 a.m. – 8:00 p.m.*

*saturday 9:00 a.m. 5:00 p.m.*

C-600837 .

NANCY S MAC IPPALD  
NANCY S MACDONALD  
81 EVERETT ST  
ARLINGTON, MA 02474

August 30, 2004

Re: \$1,988.84 due and owing Commonwealth Receivables on  
Providian Bank Visa Card #4479-4804-0115-4909

**Our File #: C-600837**

Dear NANCY S MAC IPPALD:

**PLEASE BE ADVISED THAT THIS OFFICE HAS FILED A SUIT AGAINST YOU IN THE BOSTON MUNICIPAL COURT.**

In the weeks to come, you will be receiving both registered and regular mail from the BOSTON MUNICIPAL COURT summoning you to appear for trial.

In a final attempt to resolve this matter amicably and without further costs to you, we urge you to contact this office at your earliest convenience.

Our representatives are willing to work with you on this matter so that your appearance in court may not be necessary. However, failure to contact this office to resolve this matter will result in our pursuing any and all remedies available.

This letter and all communications from this office are attempts to collect the debt owed and any and all information obtained will be used for that purpose.

Sincerely,



Chad Goldstone  
President

# Commonwealth Receivables, Inc.

po box 1370, framingham, ma 01701 / tel. 508-788-9269 / toll free 888-267-6880 / fax 508-788-6938

## **EXTENDED HOURS:**

*mon-fri 8:00 a.m. – 8:00 p.m.*

*saturday 9:00 a.m. 5:00 p.m.*

C-600837.

NANCY S MAC IPPALD  
NANCY S MACDONALD  
81 EVERETT ST  
ARLINGTON, MA 02474

September 26, 2004

Re: \$1,988.84 due and owing Commonwealth Receivables on  
Providian Bank Visa Card #4479-4804-0115-4909

**Our File #: C-600837**

Dear NANCY S MAC IPPALD:

**PLEASE BE ADVISED THAT THIS OFFICE HAS FILED A SUIT AGAINST YOU IN THE BOSTON MUNICIPAL COURT.**

In the weeks to come, you will be receiving both registered and regular mail from the BOSTON MUNICIPAL COURT summoning you to appear for trial.

In a final attempt to resolve this matter amicably and without further costs to you, we urge you to contact this office at your earliest convenience.

Our representatives are willing to work with you on this matter so that your appearance in court may not be necessary. However, failure to contact this office to resolve this matter will result in our pursuing any and all remedies available.

This letter and all communications from this office are attempts to collect the debt owed and any and all information obtained will be used for that purpose.

Sincerely,



Chad Goldstone  
President

## *Commonwealth Receivables, Inc.*

po box 1370, framingham, ma 01701 / tel. 508-788-9269 / toll free 888-267-6880 / fax 508-788-6938

**EXTENDED HOURS:**

*mon-fri 8:00 a.m. – 8:00 p.m.*

*saturday 9:00 a.m. 5:00 p.m.*

C-600837 .

NANCY S MAC IPPALD  
NANCY S MACDONALD  
81 EVERETT ST  
ARLINGTON, MA 02474

March 4, 2005

Re: \$1,988.84 due and owing Commonwealth Receivables on  
Providian Bank Visa Card #4479-4804-0115-4909

**Our File #: C-600837**

Dear NANCY S MAC IPPALD:

**PLEASE BE ADVISED THAT THIS OFFICE HAS FILED A SUIT AGAINST YOU IN THE BOSTON MUNICIPAL COURT.**

In the weeks to come, you will be receiving both registered and regular mail from the BOSTON MUNICIPAL COURT summoning you to appear for trial.

In a final attempt to resolve this matter amicably and without further costs to you, we urge you to contact this office at your earliest convenience.

Our representatives are willing to work with you on this matter so that your appearance in court may not be necessary. However, failure to contact this office to resolve this matter will result in our pursuing any and all remedies available.

This letter and all communications from this office are attempts to collect the debt owed and any and all information obtained will be used for that purpose.

Sincerely,



Chad Goldstone  
President

L125



# *Commonwealth Receivables, Inc.*

po box 1370, framingham, ma 01701 / tel. 508-788-9269 / toll free 888-267-6880 / fax 508-788-6938

***EXTENDED HOURS:***

*mon-fri 8:00 a.m. – 8:00 p.m.*

*saturday 9:00 a.m. 5:00 p.m.*

600837.

NANCY S MACDONALD  
81 EVERETT ST  
ARLINGTON MA 02474

April 26, 2005

Re: \$2009.84 due and owing Commonwealth Receivables on  
Providian Bank Visa Card #4479-4804-0115-4909  
Civil Action #05SC0765 CAMBRIDGE DISTRICT COURT

**Our File #: C-600837**

Dear Nancy S Mac Ippald:

In a final attempt to resolve this matter prior to the upcoming court hearing, we urge you to contact this office at your earliest convenience.

Our representatives are willing to work with you on this matter prior to the court date. However, failure to contact this office to resolve this matter will result in our pursuing any and all remedies available.

This letter and all communications from this office are attempts to collect the debt owed and any and all information obtained will be used for that purpose.

Sincerely,

Chad Goldstone  
President

L130

## *Commonwealth Receivables, Inc.*

po box 1370, framingham, ma 01701 / tel. 508-788-9269 / toll free 888-267-6880 / fax 508-788-6938

### **EXTENDED HOURS:**

*mon-fri 8:00 a.m. – 8:00 p.m.*

*saturday 9:00 a.m. 5:00 p.m.*

C-600837.

NANCY S MACDONALD  
81 EVERETT ST  
ARLINGTON, MA 02474

April 26, 2005

Re: \$2009.84 due and owing Commonwealth Receivables on  
Providian Bank Visa Card #4479-4804-0115-4909

**Our File #: C-600837**

Dear NANCY S MACDONALD:

**PLEASE BE ADVISED THAT THIS OFFICE HAS FILED A SUIT AGAINST YOU IN THE  
CAMBRIDGE DISTRICT COURT.**

In the weeks to come, you will be receiving both registered and regular mail from the CAMBRIDGE DISTRICT COURT summoning you to appear for trial.

In a final attempt to resolve this matter amicably and without further costs to you, we urge you to contact this office at your earliest convenience.

Our representatives are willing to work with you on this matter so that your appearance in court may not be necessary. However, failure to contact this office to resolve this matter will result in our pursuing any and all remedies available.

This letter and all communications from this office are attempts to collect the debt owed and any and all information obtained will be used for that purpose.

Sincerely,



Chad Goldstone  
President

L125

**EXHIBIT 7**

## *Commonwealth Receivables, Inc.*

po box 1370, framingham, ma 01701 / tel. 508-788-9269 / toll free 888-267-6880 / fax 508-788-6938

***EXTENDED HOURS:***

*mon-fri 8:00 a.m. – 8:00 p.m.*

*saturday 9:00 a.m. 5:00 p.m.*

C-600837.

NANCY S MACDONALD  
81 EVERETT ST  
ARLINGTON, MA 02474

April 27, 2005

Re: \$2009.84 due and owing Commonwealth Receivables on  
Providian Bank Visa Card #4479-4804-0115-4909

Civil Action #05SC0765  
CAMBRIDGE DISTRICT COURT

**Our File #: C-600837**

Dear NANCY S MACDONALD:

In a final attempt to resolve this matter prior to the upcoming court hearing, we urge you to contact this office at your earliest convenience.

Our representatives are willing to work with you on this matter prior to the court date. However, failure to contact this office to resolve this matter will result in our pursuing any and all remedies available.

This letter and all communications from this office are attempts to collect the debt owed and any and all information obtained will be used for that purpose.

Sincerely,



Chad Goldstone  
President

L130

## *Commonwealth Receivables, Inc.*

po box 1370, framingham, ma 01701 / tel. 508-788-9269 / toll free 888-267-6880 / fax 508-788-6938

***EXTENDED HOURS:***

***mon-fri 8:00 a.m. – 8:00 p.m.***

***saturday 9:00 a.m. 5:00 p.m.***

600837 .

NANCY S MACDONALD  
9 MANOMILL SQUARE, SUITE 4A-4  
CONCORD MA 01742

May 12, 2005

Re: \$2009.84 due and owing Commonwealth Receivables on  
Providian Bank Visa Card #4479-4804-0115-4909  
Civil Action #05SC0765 CAMBRIDGE DISTRICT COURT

**Our File #: C-600837**

Dear Nancy S Mac Donald:

In a final attempt to resolve this matter prior to the upcoming court hearing, we urge you to contact this office at your earliest convenience.

Our representatives are willing to work with you on this matter prior to the court date. However, failure to contact this office to resolve this matter will result in our pursuing any and all remedies available.

This letter and all communications from this office are attempts to collect the debt owed and any and all information obtained will be used for that purpose.

Sincerely,

Chad Goldstone  
President

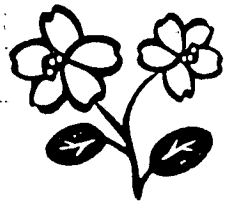
L130

**EXHIBIT 9**



## **SPRING CLEANUP SPECIAL**

**SETTLE YOUR ACCOUNT FOR 50 CENTS ON THE DOLLAR!**



**Mentioning this coupon to one of our account representatives entitles you to settle your account for 50% of the current balance.**

**As this offer is only available for a limited time, please contact our office toll free at 1-888-267-6880 for details.**

**For your convenience, we now accept Visa & MasterCard**

L100

## *Commonwealth Receivables, Inc.*

po box 1370, framingham, ma 01701 / tel. 508-788-9269 / toll free 888-267-6880 / fax 508-788-6938

CAMBRIDGE DISTRICT COURT  
ATTN: SMALL CLAIMS  
40 THORNDIKE STREET BOX 338  
E. CAMBRIDGE MA 02141-0338

June 1, 2005

Re: COMMONWEALTH RECEIVABLES INC. vs.  
NANCY S MACDONALD  
Civil Action #05SC0765  
Our File #C-600837

Dear Sir/Madam:

Enclosed for filing please find a NOTICE OF VOLUNTARY DISMISSAL.

Thank you for your attention to this matter.

Sincerely,



Chad Goldstone  
President

---

enclosure: Dismissal

L699